

Information to identify the case:

Debtor 1	Ashlee R McCafferty		Social Security number or ITIN xxx-xx-7531
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN -----
	First Name	Middle Name	Social Security number or ITIN -----
			EIN -----
United States Bankruptcy Court District of Utah			
Case number: 20-27369 KRA	Chapter 7	Petition date: 12/22/20	

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ashlee R McCafferty

4/7/21

By the court: Kevin R. Anderson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:

Ashlee R McCafferty
Debtor

Case No. 20-27369-KRA

Chapter 7

District/off: 1088-2

User: admin

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Date Rcvd: Apr 07, 2021

Form ID: 318

Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol**Definition**
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 09, 2021:**

Recip ID	Recipient Name and Address
db	+ Ashlee R McCafferty, 1065 40th Street, Ogden, UT 84403-2469
11813000	+ Dana and John Wright, 1065 40th Street, Ogden, UT 84403-2469
11770677	Express Recovery Service, c/o Edwin B. Perry, PO Box 25727, Salt Lake City, UT 84125-0727
11770679	+ FEDLOAN SERVICING, POB 60610, Harrisburg, PA 17106-0610
11770681	+ Intermountain Healthcare, Attn. Bankruptcy, PO Box 27808, Salt Lake City, UT 84127-0808
11770688	+ NAVY FEDERAL CR UN MTG., P.O. BOX 3305, Merrifield, VA 22116-3305
11770689	NISSAN MOTOR ACCEPTANCE, PO BOX 660366, Dallas, TX 75266-0366
11770692	+ THE BANK OF MISSOURI - T, PO BOX 85710, Sioux Falls, SD 57118-5710
11770693	+ THE CBE GROUP INC-FORMER, 131 TOWER PARK DRIVE, PO BOX 900, Waterloo, IA 50704-0900
11770696	+ TITANIUM FUNDS LLC, PO Box 509124, San Diego, CA 92150-9124
11770697	+ TITANIUM FUNDS LLC, c/o J. Benson Miller, PLLC, 234 E 2300 S, Kaysville, UT 84037-9665
11770698	Total Visa, P.O. Box 85710, Sioux Falls, SD 57118-5710
11770699	Total Visa, PO Box 5220, Sioux Falls, SD 57117-5220
11813002	+ Utah Eviction Law, 766 S 400 E, Ste 205, Orem, UT 84097-6346

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
11770668	+ EDI: AARGON.COM	Apr 08 2021 02:48:00	AARGON AGENCY INC, 3025 W SAHARA, Las Vegas, NV 89102-6094
11781006	EDI: ATLASACQU	Apr 08 2021 02:48:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
11770669	Email/Text: bpcsbk@gmail.com	Apr 08 2021 00:24:00	Business & Professional Coll Svc, PO Box 872, Attn: Bankruptcy, Reno, NV 89504-0872
11770671	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com	Apr 08 2021 00:22:00	CashNet USA, PO Box 643990, Cincinnati, OH 45264-0309
11770672	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com	Apr 08 2021 00:22:00	CashNetUSA, 175 W Jackson Blvd, Suite 1000, Chicago, IL 60604-2863
11770670	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com	Apr 08 2021 00:22:00	Cashnet USA, 175 West Jackson Blvd, Ste. 100, Chicago, IL 60604-2615
11770673	+ Email/Text: bankruptcy@checkcity.com	Apr 08 2021 00:24:00	Check City, PO Box 970183, Orem, UT 84097-0183
11770674	+ Email/Text: bankruptcy@expressrecovery.com	Apr 08 2021 00:23:00	EXPRESS RECOVERY, PO BOX 26415, Salt Lake City, UT 84126-0415
11770675	+ Email/Text: bankruptcy@expressrecovery.com	Apr 08 2021 00:23:00	EXPRESS RECOVERY INC, 2790 DECKER LAKE DR, Salt Lake City, UT 84119-2057
11770678	+ EDI: PHINGENESIS	Apr 08 2021 02:48:00	FEB DESTINY, PO BOX 4499, Beaverton, OR 97076-4499
11770680	+ EDI: IIC9.COM	Apr 08 2021 02:48:00	I C SYSTEM, PO BOX 64378, Saint Paul, MN 55164-0378

District/off: 1088-2

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11770683	EDI: IRS.COM	Apr 08 2021 02:48:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
11770684	Email/Text: modelfinance@aol.com	Apr 08 2021 00:22:00	MODEL FINANCE COMPANY, 765 THE CITY DR S STE 16, Orange, CA 92868
11770685	+ Email/Text: m4u@mny4you.com	Apr 08 2021 00:24:00	Money 4 You, 1858 W 5150 S Suite #503, Roy, UT 84067-3063
11770686	EDI: NFCU.COM	Apr 08 2021 02:48:00	NAVY FEDERAL CR UN, POB 3700, Merrifield, VA 22119-3700
11770687	+ EDI: NFCU.COM	Apr 08 2021 02:48:00	NAVY FEDERAL CR UN, 820 FOLLIN LANE SE, Vienna, VA 22180-4907
11770690	+ Email/Text: premierrecovery@hotmail.com	Apr 08 2021 00:22:00	Premier Recovery Services, 9160 S 300 W STE 21, Sandy, UT 84070-2657
11770694	+ Email/Text: bknotices@lac77.com	Apr 08 2021 00:22:00	TITANIUM FUNDS, 1265 S STATE ST, Clearfield, UT 84015-1602
11770695	Email/Text: bknotices@lac77.com	Apr 08 2021 00:22:00	Titanium Funds LLC, 3081 S State St., Salt Lake City, UT 84115-3832
11770700	+ Email/Text: EBankruptcy@UCFS.NET	Apr 08 2021 00:24:00	UNITED CONSUMER FIN SVC, 865 BASSETT, Westlake, OH 44145-1194
11770701	+ EDI: USAA.COM	Apr 08 2021 02:48:00	USAA FEDERAL SAVINGS, PO BOX 33009, San Antonio, TX 78265-3009
11770702	+ EDI: UTAHTAXCOMM.COM	Apr 08 2021 02:48:00	Utah State Tax Commission, 210 N 1950 W, Salt Lake City, UT 84134-9000
11770703	Email/Text: ymfus_bankruptcy@yamaha-motor.com	Apr 08 2021 00:22:00	Yamaha Motor Finance, 6555 Katella Ave, Cypress, CA 90630

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
11770691		TBOM/TOTAL CRD, 5109 S BROADBAND LN, RETURNED MAIL--99999
11813001	*+	Dana and John Wright, 1065 40th Street, Ogden, UT 84403-2469
11770676	*+	EXPRESS RECOVERY INC, PO BOX 26415, Salt Lake City, UT 84126-0415
11770682	*+	Intermountain Healthcare, Attn. Bankruptcy, PO Box 27808, Salt Lake City, UT 84127-0808

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 09, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 7, 2021 at the address(es) listed below:

Name	Email Address
David L. Miller tr	davidlmillerpc@msn.com ut09@ecfcbis.com;dlm@trustesolutions.net
Theodore Floyd Stokes	on behalf of Debtor Ashlee R McCafferty ted@stokeslawpllc.com
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3